Agreed:
Head of the Antimonopoly Service
under the Government of the Republic of
Tajikistan
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16.01.2026

Approved:
Chairman of the State Unitary Enterprise SB
RT "Amonatbonk"
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№, 20 January 2026

AMONATBONK
Service Tariffs
State Unitary Enterprise "Savings Bank of the Republic of Tajikistan 'Amonatbonk'" for Legal Entities and Individual Entrepreneurs

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GENERAL PROVISIONS

1. The State Unitary Enterprise Savings Bank of the Republic of Tajikistan "Amonatbonk" (hereinafter referred to as the "Bank") establishes these tariffs in accordance with the regulatory legal acts of the Government of the Republic of Tajikistan.
2. Fees for services (commissions) under the Bank's tariffs are charged in the national currency. A service commission agreed with the client in relation to transactions carried out may be charged in accordance with the instructions of the National Bank of Tajikistan (hereinafter referred to as the "NBT") on the day of payment.
3. All expenses (including cash handling, postal, telegraph, correspondent bank services, notarial fees, etc.) incurred by the Bank in executing client instructions shall be reimbursed by the client upon presentation of supporting documents.
4. The Bank is not responsible for incorrect details in payment documents submitted by the client, errors or inaccuracies in payment documents, or for information contained in payment documents that does not comply with NBT regulations or other legal acts of the Republic of Tajikistan.
5. In case of cancellation of a client's instruction, the charged service fee is non-refundable.
6. A percentage-based commission under the Bank's tariffs (e.g., a percentage of the transaction amount) may be increased or decreased if minimum or maximum limits are specified. In such cases, the commission amount is determined by order, instruction, or decision of the management of the State Unitary Enterprise Savings Bank of the Republic of Tajikistan "Amonatbonk."
7. Service costs in the Bank's tariffs indicated with the term "up to" include the service cost equal to that value.
8. In necessary cases, the State Unitary Enterprise Savings Bank of the Republic of Tajikistan "Amonatbonk" has the right to change established tariffs for certain operations based on agreements with relevant parties.
9. In necessary cases, without prior notice, the Bank has the right to debit the client's bank cards in its favor.
10. In the event of a sharp change in market conditions and when necessary, the Bank has the right to amend individual tariff items or introduce new ones. In such cases, the Bank shall notify clients of the changes by posting information in its branches no later than 3 months before the changes take effect.
11. These tariffs and conditions enter into force on the date of their official publication and apply to the tariffs and conditions in effect at the time of the transaction.

1. ACCOUNT OPENING AND MAINTENANCE

№	**Name of Banking Service**	**Cost of service**
1.1	Account opening	50 somoni
1.1.1	Account opening for foreign banks	Free of Charge
1.1.2	Maintenance of foreign bank accounts (monthly)	250 somoni
1.2	Account closing	Free of Charge
1.3	Account restoration after closure	50 somoni
1.4	Issuance of an account statement based on a written customer request	10 somoni
1.5	Issuance of copies of payment documents	Free of Charge
1.6	Copies of documents from legal files	20 somoni
1.7	Issuance of a cheque book	50 somoni
1.8	Certification of signature specimen card	50 somoni
1.9	Certification of copies of founding documents based on originals (per page)	2 somoni
1.10	Provision of copies of transaction documents and copies of documents from legal files (per page)	2 somoni
1.11	Provision of account statement via corporate email	Free of Charge
1.12	Issuance of a certificate confirming account existence in the State Unitary Enterprise Savings Bank of the Republic of Tajikistan "Amonatbonk"	20 somoni
1.13	Issuance of a duplicate account statement (per statement)	5 somoni
1.14	Certificate of no outstanding debt to the Bank (on official letterhead)	15 somoni
1.15	Certificate of outstanding loan balance to the Bank	20 somoni
1.16	Certificate of account balance on the Bank's official letterhead	20 somoni
1.17	Other certificates regarding the client's activity in the Bank	20 somoni
1.18	Response to external auditors' inquiries of the client's company	20 somoni
1.19	Preparation of payment documents on behalf of the client	20 somoni
1.20	Provision of information to the Credit Information Bureau of Tajikistan (CIBT) upon client request (BTK form)	90 somoni
1.21	Confirmation of funds transfer in the "SWIFT" system	20 somoni
1.22	Provision of account details on the Bank's official letterhead	20 somoni
	Acceptance of payments for banking services from organizations and enterprises for legal entities and/or their representatives (excluding tax and tax-equivalent payments), as well as use of the billing (real-time settlement) system	According to contract (agreement)

2. CASH OPERATIONS

№	Name of Banking Service	Cost of service

Operations in National Currency

2.1	Acceptance of cash funds and their transfer to other banks of the Republic of Tajikistan without opening an account for legal entities and/or their representatives (excluding tax payments and tax-equivalent payments)	Up to 0.2% of the amount
2.2	**Cash withdrawal at the expense of an issued loan:** • up to 500,000 somoni • over 500,000 somoni	• 1%, but not more than 300 somoni • 0.1%, but not more than 1000 somoni
2.3.	Exchange of large-denomination banknotes for smaller cash denominations	Free of Charge
2.4.	Cash withdrawal for microfinance organizations (micro-deposit organizations, microcredit organizations, and microcredit funds)	0,5% to 1% of the amount

Operations in Foreign Currency

2.5	**Acceptance of cash funds to an account**	Free of Charge
	Cash withdrawal:	
	• Cash withdrawal in foreign currency [1]	1% of the amount
2.6	• Cash withdrawal received through money transfer systems	Free of Charge
2.7	Exchange of worn foreign banknotes (US dollars, Russian rubles, and euros) for suitable banknotes of the corresponding foreign currency in circulation	10% of the amount
2.8	Verification of currency authenticity	Free of Charge

Note:

1. Cash withdrawals from clients' accounts are carried out provided that the client submits an application one day prior to receiving the funds.
   a) if the funds were credited to the account in cash form.

3. OPERATIONS IN FOREIGN CURRENCY

№	Name of Banking Service	Cost of service
3.1	Fee for banking service of US dollar banknotes issued before 2013 [2]	-1.5%

Note: at the exchange rate set by the Bank on the day the transaction is carried out

4. BANK CARD OPERATIONS

№	Name of Banking Service	Cost of service

BANK CARD SERVICING UNDER THE PENSION PROJECT

4.1	Opening a bank card account	Free of Charge	
4.2	Issuance of a chip-based bank payment card, national magnetic card, and PIN envelope with a secret code	ASIN pensioners	Pensioners under legal protection
	"Korti Milli" card (magnetic stripe)	According to the contract	Free of Charge
	"Korti Milli" card (chip-based)	According to the contract	20 somoni
	VISA Classic	20 somoni	
	VISA Gold	50 somoni	
	VISA Platinum	300 somoni	
4.3	Issuance of a new card in case of card expiration:		
	"Korti Milli" card (magnetic stripe)	According to the contract	Free of Charge
	"Korti Milli" card (chip-based)	According to the contract	20 somoni
4.4	Issuance of a new card in case of loss or damage of the card		
	"Korti Milli" card (magnetic stripe, chip-based)	20	somoni
	VISA Classic	20	somoni
	VISA Gold	50	somoni
	VISA Platinum	300	somoni
4.5	Card maintenance fee:		
	"Korti Milli" card	Free of Charge	
	VISA Classic, Gold, Platinum	Free of Charge	
4.6	Cost of SMS notification service for 1 year:		
	"Korti Milli" card		Free of Charge
	VISA Classic, Gold, Platinum		Free of Charge
4.7	Balance inquiry for card funds:	Internal network	External network
	"Korti Milli" card	Free of Charge	1 somoni
	VISA Classic, Gold, Platinum	1 somoni	1 somoni
4.8	Additional services and support for data protection requirements		
	Temporary card blocking upon client request		Free of Charge
	Card unblocking upon client request		Free of Charge
	Handling of disputed transactions		25 somoni
	PIN code change via ATM, POS terminal, and SMS notification		1 somoni
	Reissuance of PIN envelope		2,5 somoni

	Issuance of an account statement or statement of account activity and balance on the Bank's official letterhead	10 somoni	
	Remote issuance of an account statement or statement of account activity and balance via mobile application	1 somoni	
	Issuance of bank certificate (card details) on the Bank's official letterhead	5 somoni	
	Remote issuance of bank certificate (card details) via mobile application	Free of Charge	
4.9	Credit of funds to a card account from electronic wallets and cards (P2P Credit):	Internal network	External network
	"Korti Milli" card	Free of Charge	0,4%
	VISA Classic, Gold, Platinum		
4.10	Cash deposit to a card account	Internal network	External network
	"Korti Milli" card	Free of Charge	0,4%
	VISA Classic, Gold, Platinum	Free of Charge	0,4%
4.11	Cash withdrawal	Internal network	External network
	"Korti Milli" card	Per month: • up to 30,000 somoni — free of charge • over 30,000 somoni — 0.5%	2%0 - not less than 3 somoni
	VISA Classic, Gold, Platinum (in national currency)	Per month: • up to 30,000 somoni — free of charge • over 30,000 somoni — 0.5%	2%
	VISA Classic, Gold, Platinum (in foreign currency)	10%0	2%
4.12	Transfer of funds upon client request (Form 9) from a card account to card accounts of other projects	Internal network	External network
	Card «Korti Milli»	Per month: • up to 30,000 somoni — free of charge • over 30,000 somoni — 0.5%	Impossible

	VISA Classic, Gold, Platinum	Per month: • up to 30,000 somoni — free of charge • over 30,000 somoni — 0.5%	Impossible
4.13	Transfer of funds from an Amonatbonk card account to card accounts and electronic wallets within the Republic of Tajikistan	Internal network	External network
	"Korti Milli" card	Impossible[8]	
	VISA Classic, Gold, Platinum	Impossible[8]	
4.14	Transfer of funds from an Amonatbonk card account to card accounts and electronic wallets outside the Republic of Tajikistan		
	"Korti Milli" card	Impossible[8]	
	VISA Classic, Gold, Platinum	Impossible[8]	
4.15	Service fee at retail and service points (Purchase, Payment)	Internal network	External network
	"Korti Milli" card	Free of Charge	
	VISA Classic, Gold, Platinum	Free of Charge	
4.16	Refund of funds for purchases at trade and service enterprises (Return)	Internal network	External network
	"Korti Milli" card	Free of Charge	
	VISA Classic, Gold, Platinum	Free of Charge	

BANK CARD SERVICING UNDER THE SALARY PROJECT

4.17	Opening of a bank card account	Free of Charge
4.18	Provision of a chip-based bank payment card, a national magnetic stripe card, and a PIN envelope with a secret code:	
	"Korti Milli" card (magnetic)	Free of Charge
	"Korti Milli" card (chip-enabled)	20 somoni
	VISA Classic	20 somoni
	VISA G01d	50 somoni
	VISA Platinum	300 SOMONI
4.19	Issuance of a new card in case of expiration, loss, or damage (malfunction) of the card.	
	"Korti Milli" card (magnetic, chip-enabled)	20 somoni
	VISA Classic	20 somoni
	VISA Gold	50 somoni
	VISA Platinum	300 somoni
4.20	Card maintenance fee:	

	"Korti Milli" card	Free of Charge	
	VISA Classic, Gold, Platinum	Free of Charge	
4.21	Cost of SMS notification service (SMS for 1 year):		
	"Korti Milli" card	Free of Charge	
	VISA Classic, Gold, Platinum	Free of Charge	
4.22.	Request for information about the available balance on the card:	Internal network	External network
	"Korti Milli" card	0,20 somoni	1 somoni
	VISA Classic, Gold, Platinum	1 somoni	1 somoni
4.23	Additional services and compliance with data protection requirements:		
	Temporary blocking (suspension) of card use upon customer request.	Free of Charge	
	Unblocking (restoring) card use based on a customer application.	Free of Charge	
	Dispute transaction investigation.	25 somoni	
	PIN code change via ATM, POS terminal, and SMS message.	1 somoni	
	PIN code change (envelope method).	2,5 somoni	
	Obtaining a certificate or account statement on account transactions and balance on the Bank's official letterhead.	10 somoni	
	Obtaining a certificate or account statement on account transactions and balance on the Bank's official letterhead remotely via a mobile application.	1 somoni	
	Obtaining a bank card certificate (details) on the Bank's official letterhead.	5 somoni	
	Obtaining a bank card certificate (details) on the Bank's official letterhead remotely via the mobile application.	Free of Charge	
	Connecting to mobile applications (corporate cards).	Impossible	
	Funds transfer from a corporate card account to a card account and wallet		
4.24	Salary crediting to the card account		
	"Korti Milli" card	According to the contract	
	VISA Classic, Gold, Platinum		
4.25	Crediting funds to the card account from a wallet and card (P2P credit)	Internal network	External network
	"Korti Milli" card	Free of Charge	0,4%/0 of the amount
	VISA Classic, Gold, Platinum	Free of Charge	0,4%/0 of the amount
4.26	Cash deposit to the card account:	Internal network	External network

	"Korti Milli" card	Free of Charge	0,5%/0 of the amount
	VISA Classic, Gold, Platinum	Free of Charge	0,5%/0 of the amount
4.27	Cash withdrawal:	Internal network	External network
	"Korti Milli" card	Per month: up to 100 000 somoni — free of charge; more than 100 000 somoni — 0,5%	2% — not less than 3 somoni
	VISA Classic, Gold, Platinum in national currency	up to 100 000 somoni — free of charge; more than 100 000 somoni — 0,5%	20/0
	VISA Classic, Gold, Platinum in foreign currency		20/0
4.28	Transfer of funds upon customer request (Form 9) from a card account to another project card account	Internal network	External network
	"Korti Milli" card	Free of Charge	Impossible
	VISA Classic, Gold, Platinum	Free of Charge	Impossible
4.29	Transfer of funds from an "Amonatbonk" card account to a card account and electronic wallet within the Republic of Tajikistan		External network
	"Korti Milli" card	Free of Charge	1 % not less than 2 somoni
	VISA Classic, Gold, Platinum		
4.30	Transfer of funds from an "Amonatbonk" card account to a card account outside the Republic of Tajikistan		
	"Korti Milli" card	Up to 1100 somoni — 15 somoni more than 1101 somoni — 1%	
	VISA Classic, Gold, Platinum		
4.31	Cashless payment at retail outlets and service establishments (Purchase, Payment)	Internal network	External network
	"Korti Milli" card	Free of Charge	
	VISA Classic, Gold, Platinum	Free of Charge	
4.32	Refund of purchase amount at retail outlets and service establishments (Return)	Internal network	External network
	"Korti Milli" card	Free of Charge	
	VISA Classic, Gold, Platinum	Free of Charge	

SERVICING OF INDIVIDUAL BANK CARDS

4.33	Opening a bank card account	Free of Charge

4.34	Issuance of a payment bank chip card, national magnetic card, and PIN envelope with a secret code		
	"Korti Milli" card (magnetic)	Free of Charge	
	"Korti Milli" card (chip-enabled)	20 somoni	
	VISA Classic	20 somoni	
	VISA Gold	50 somoni	
	VISA Platinum	300 somoni	
4.35	Issuance of a new card in case of card expiration, loss, or malfunction		
	"Korti Milli" card (magnetic)	Free of Charge	
	"Korti Milli" card (chip-enabled)	20 somoni	
	VISA Classic	20 somoni	
	VISA Gold	50 somoni	
	VISA Platinum	300 somoni	
4.36	Card maintenance fee:		
	"Korti Milli" card	Free of Charge	
	VISA Classic, Gold, Platinum	Free of Charge	
4.37	Cost of SMS notification service (for 1 year)		
	"Korti Milli" card	Free of Charge	
	VISA Classic,Gold, Platinum	Free of Charge	
4.38	Balance inquiry on card:	Internal network	External network
	"Korti Milli" card	0,20 somoni	1 somoni
	VISA Classic,Gold, Platinum	1 somoni	1 somoni
4.39	Additional services and support for data protection requirements:		
	Temporary card blocking upon customer request	Free of Charge	
	Card unblocking upon customer request	Free of Charge	
	Dispute transaction processing	25 somoni	
	PIN change via ATM, POS terminal, and SMS notification	1 somoni	
	Reissue of PIN envelope	2,5 somoni	
	Obtaining an account statement or account balance certificate on official bank letterhead	10 somoni	
	Obtaining an account statement or account balance certificate on official bank letterhead remotely via mobile application	1 somoni	
	Obtaining a bank certificate (card details) on official bank	5 somoni	

	letterhead		
	Obtaining a bank certificate (card details) on the official bank letterhead remotely via the mobile application	Free of Charge	
4.40	Credit of funds to card account from electronic wallets and cards (P2P Credit)	Internal network	External network
	“Korti Milli” card	Free of Charge	0,40%
	VISA Classic, Gold, Platinum	Free of Charge	0,4%
4.41	Cash deposit to card account	Internal network	External network
	“Korti Milli” card	Free of Charge	0,4%
	VISA Classic, Gold, Platinum	Free of Charge	O,4⁰/0
4.42	Cash withdrawal	Internal network	External network
	“Korti Milli” card	0,7%	2⁰/0 not less than 3 somoni
	VISA Classic, Gold, Platinum in national currency		2%
	VISA Classic, Gold, Platinum in foreign currency	0,7%	2%
4.43	Funds transfer upon client request (Form 9) from card account to card account of other projects:	Internal network	External network
	“Korti Milli” card	0,7%	Impossible
	VISA Classic, Gold, Platinum	0,7%	Impossible
4.44	Funds transfer from Amonatbonk card accounts to card accounts and electronic wallets within the Republic of Tajikistan:	Internal network	External network
	“Korti Milli” card	Free of Charge	1% not less than 2 somoni
	VISA Classic, Gold, Platinum	Free of Charge	1% not less than 2 somoni
4.45	Funds transfer from Amonatbonk card accounts to card accounts outside the Republic of Tajikistan:		
	“Korti Milli” card	Up to 1,100 somoni (15 somoni); over 1,101 somoni — 1%	
	VISA Classic, Gold, Platinum	Up to 1,100 somoni (15 somoni); over 1,101 somoni — 1%	
4.46	Payment for goods and services at merchants (Purchase, Payment)	Internal network	External network
	“Korti Milli” card	Free of Charge	

	VISA Classic, Gold, Platinum	Free of Charge	
4.47	Refund for purchases at merchants (Return)	Internal network	External Network
	"Korti Milli" card		
	VISA Classic, Gold, Platinum		

Notes:

1. Payroll project — refers to clients served by Amonatbonk under a bilateral agreement between State Unitary Enterprise "Amonatbonk" and an institution.Conclusion of a payroll service agreement with enterprises and organizations — not less than 0.5%.
2. Pension project — refers to clients served by Amonatbonk based on an agreement between State Unitary Enterprise "Amonatbonk" and the Agency for Social Insurance and Pensions of the Republic of Tajikistan.
3. Pension project for law enforcement agencies — refers to clients served by Amonatbonk based on an agreement between State Unitary Enterprise "Amonatbonk" and law enforcement agencies.
4. The Bank may set a commission of up to 1% for acquiring services of third-party cards in its POS terminals.
5. The Bank may provide its own bank cards free of charge or at a discount as part of marketing campaigns.
6. The Bank may, in order to stimulate non-cash transactions (P2P, cash withdrawals), set a commission of up to 0.5% or provide them free of charge depending on market competition and demand.
7. The Bank reserves the right to increase or decrease service fees at any time.
8. The Bank may, upon written request of the client, modify restricted service capabilities. After such changes, the applicable tariffs for servicing bank cards for individuals (personalized and non-personalized) shall apply.
9. Transfers to trading platforms, cryptocurrency purchases, top-ups of electronic wallets outside the Republic of Tajikistan, and other transactions classified by the Bank as "quasi-cash" according to MCC (Merchant Category Code) are subject to a commission of up to 2%.
10. The Bank may set limits on the number of transactions and transaction volumes conducted via cards for risk management purposes.

TARIFFS FOR INTERBANK SERVICE "KORTI MILLI"

1	**INTERBANK TARIFFS FOR OPERATIONS IN THE NATIONAL PAYMENT SYSTEM "KORTI MILLI"**		
1	Payment for goods and services	From acquiring bank to issuing bank	0.3% of the transaction amount, but not less than 0.20 somoni
2	Cash withdrawal via ATMs	From acquiring bank to issuing bank	0.8% of the transaction amount, but not less than 0.20 somoni
3	Cash withdrawal via service points	From acquiring bank to issuing bank	0.5% of the transaction amount, but not less than 0.20 somoni
4	Cash withdrawal	From acquiring bank to issuing bank	0.2% of the transaction amount, but not less than 0.20 somoni
5	Cash deposit via ATMs or branches of credit institutions	From acquiring bank to issuing bank	0.2% of the transaction amount, but not less than 0.20 somoni
6	Card-to-card funds transfer	From acquiring bank to issuing bank	0,10 somoni
	PROCESSING SERVICES FOR CREDIT INSTITUTIONS		

	Name of Operations	**Processing service fee (in somoni)**

	Interbank operations	Issuer	Acquirer
1	Cash withdrawal at ATM (Withdrawal)		0,10%
2	Cash advance at cash disbursement or cash withdrawal points (Cash advance)		0,10%
3	Payment for goods and services at merchants (Purchase)		0,10%
4	Balance inquiry via ATM (Balance inquiry ATM)		0,05 somoni
5	Credit of deposit funds received via non-cash transfer from other banks of the Republic of Tajikistan and branches of Amonatbonk to Amonatbonk deposit accounts (excluding pension and alimony funds)		0,05 somoni
6	PIN change via ATM (PIN change)		0,05 somoni
7	PIN change via POS terminal (POS PIN change)		0,05 somoni
8	Statement request (Statement)		0,05 somoni
9	Mini statement request (Mini statement)		0,05 somoni
10	Card-to-card transfer via ATM (debit side of transaction) (P2P Debit)	0,10 %	
11	Card-to-card transfer via POS terminal (debit side of transaction) (POS P2P Debit)	0,10 %	
12	Funds transfer to third parties via ATM (Payment)		0,10 %
13	Funds transfer to third parties via POS terminal (POS Payment)		0,10 %
14	Cash deposit via ATM (Deposit Cash-in)		0,10%
15	Cash deposit at cash acceptance points (POS Deposit)		0,10%
16	Purchase refund (Return)		
17.	Card connection to SMS notifications via FIMI protocol — Add Card	0,20	
18	Administrative transactions — Get Card Info	Free of Charge	Free of Charge
19	Credit to account 528 — FIMI Account Debit	0,10%	
20	Debit from account 529 — FIMI Account Credit	0,10%	
21	Transaction reversal (572 — Reverse Transaction)	Free of Charge	Free of Charge
22	Card-to-account and/or account-to-card transfer 147 — POS Transfer Debit	0,10%	
23	Card data verification — 116 Card Verification	0,20	
24	SMS notifications	0,05	
2	**INTERBANK OPERATIONS**		
1	Cash withdrawal at ATM	0,08%	0,08%
2	Cash advance at cash disbursement points	0,08%	0,08%
	Payment for goods and services at merchants	0,08%	0,08%

4	Balance inquiry via ATM	0,05	0,05
5	Balance inquiry via POS terminal	0,05	0,05
6	PIN change via ATM	0,05	0,05
7	PIN change via POS terminal	0,05	0,05
8	Statement request	0,05	0,05
9	Mini statement request	0,05	0,05
10	Purchase return (Refund)	0,10%	0,10%
11	Card-to-card transfer, debit side (P2P Debit, 132 POS P2P Debit)	0,10%	0,10%
12	Funds transfer to third parties via ATM (Payment)	0,10%	0,10%
13	Funds transfer to third parties via POS terminal (POS Payment)	0,10%	0,10%
14	Cash deposit via ATM (ATM Deposit Cash-in)	0,10%	0,10%
15	Cash deposit at cash acceptance points (POS Deposit)	0,10%	0,10%
16	Credit to account 528 — FIMI Account Debit	0,10%	0,10%
17	Debit from account 529 — FIMI Account Credit	0,10%	0,10%
18	Card-to-account and/or account-to-card transfer 147 — POS Transfer Debit	0,10%	0,10%
19	Card data verification — 116 POS Card Verification	0,20	0,20
20	Administrative transactions — FIMI Get Card Info	Free of Charge	Free of Charge
21	Transaction reversal 572 — Reverse Transaction	Free of Charge	Free of Charge
22	SMS notifications	0,05	

№	Description of works and services	Unit of measurement and frequency	Cost (in somoni)
	OPERATIONAL SERVICES		
1.	Participant registration and identification (two Bank Identification Numbers (BINs), one remote front-office workstation via FIMI, one remote back-office CMS workstation, identification of two product types)	Participator (one-time)	25000,00
2.	Registration of additional BINs (more than 2 BINs for a Participant), 9-digit format 505827 BBB xxxxxx • 97625БББХХХХХХХХ – 97629БББХХХХХХХ	BIN (one-time)	500,00
3.	Issuer servicing. Technological support and maintenance of Participant operations depending on the number of cards: • up to 5,001 units • from 5,001 to 10,001 units • from 10,001 to 50,001 units • from 50,001 units and above	Participator (monthly)	500,00 700,00 1000,00 2000,00

4.	Card personalization on the Participant's card semi-finished product, including PIN generation and printing of the PIN envelope with provision of the envelope, depending on the number of cards per month: • up to 1,000 units • from 1,001 to 5,000 units • from 5,001 to 10,000 units • from 10,001 units and above	Map	3,00
5. 6.	Card personalization without printing PIN envelopes on the Participant's card semi-finished product: • up to 1,000 units • from 1,001 to 5,000 units • from 5,001 to 10,000 units • from 10,001 units and above Production of test cards (no more than 2 units)	Map Participator (one-time)	2,50 2,40 2,20 2,00 Free of Charge
	Acquiring services. Technical maintenance and support of the Participant's terminals		
7.	Registration of an ATM in the database (cash withdrawal)	ATM (one-time)	900,00
8.	Registration of an ATM in the database (cash withdrawal and cash deposit)	ATM (one-time)	1200,00
9.	Technical support for ATM operations	ATM (one-time)	15,00
10.	Modification of ATM configuration in the database (ATM ID, connection protocol, communication addresses)	ATM (one-time)	100,00
11.	Change of ATM dialogue structure without changing the number of supported languages	Configuration (one-time)	100,00
12.	Addition of a new language to the ATM interface	Configuration (one-time)	170,00
13.	Registration, programming, and deployment of a POS terminal	Terminal (monthly)	200,00
14.	Complete reinstallation of POS terminal software with replacement of cryptographic keys	Terminal (monthly)	170,00
15.	Modification of POS terminal specifications	Terminal (monthly)	30,00
16.	Technological support for operations on POS terminals / POS Virtual	Terminal (monthly)	8,00
17.	Remote access to the front office via FIMI, connection and workstation identification (one workstation is provided upon connection of a credit institution)	Workstation (one-time)	1000,00
18.	Connection via FIMI protocol	(one-time)	5,000 (five thousand) US dollars at the exchange rate of the National Bank of Tajikistan on the

			invoice date
19	Remote access to the front office via FIMI	Workstation (monthly)	300,00
20.	Remote access to the CMS back office, workstation connection and identification	Workstation (one-time)	2500,00
21.	Remote access to the CMS back office	Workstation (monthly)	500,00
22.	Modification of user rights in TWCMS/FIMI	Participant configuration (one-time)	50,00
23.	Preparation of cryptographic keys for ATMs	Key	15,00
24.	Issuance of a virtual card	Card (one-time)	1,70
25.	Registration and commissioning of a POS terminal / POS Virtual	Terminal (one-time)	130
	Participant migration process		
26.	Issuing migration	Participant (one-time)	25 000
27.	Acquiring migration	Participant (one-time)	25 000
	Services for providing access (use of services)		
28.	Provision of access for one Participant's employee to the Dispute Portal	Participant (one-time)	80,00
29.	Transfer of access from one Participant's employee to another employee in the Dispute Portal	Participant (one-time)	50,00
30.	Information support on the use of the Dispute Portal	Participant (monthly)	50,00
31.	Service for one arbitration operation in Dispute Mail (from the issuer bank side)	Participant (one-time)	10,00
32.	Service for one arbitration operation in Dispute Mail (from the acquiring bank side)	Participant (one-time)	10,00
	System configuration		
33.	Acquisition of TW TIC	Participant (one-time)	According to the supplementary agreement (contract)
34.	Support for H2H connection	Participant (quarterly or annually)	According to the supplementary agreement (contract)
35.	Preparation of reports upon the Participant's request (depending on report complexity)	(one-time)	From 50.00 somoni and above
36.	Modification of reports upon the Participant's request (depending on report complexity)	(one-time)	From 50.00 somoni and above

37.	Processing center system configuration for the implementation of a new bank card product — for each card product	Participant (one-time)	500.00
38.	Processing center system configuration for replacing a bank card product — for each card product	Participant (one-time)	100.00
CONTACT CENTER SERVICES			
39.	Support for the Participant's employees by telephone and via the support portal at support@npm.tj. The tariff is applied from the first day of the month in which the first issuing/acquiring transaction was performed.	Participant (monthly)	100,00

- The operator of the National Payment System "Korti Milli" may, for participants with a wide acquiring network or significant card turnover in the processing center of the NPS "Korti Milli," consider and set processing service fees on an individual basis within the cost of servicing.
- The operator of the National Payment System "Korti Milli," for the purpose of promoting non-cash payments, may extend (expand) the commission for interbank servicing of government payments.

5. COLLECTION (TRANSPORTATION) AND SAFEKEEPING OF VALUABLES OPERATIONS

№	Name of Banking Service	Cost of service
5.1	Transportation of cash funds and other valuables by the cash-in-transit service within the territory of the Republic of Tajikistan.	from 0,1% up to 1% of the amount of transported cash and valuables
5.2	Transportation of cash funds and other valuables by the cash-in-transit service within the city of Dushanbe (per trip).	from 100 up to 200 somoni
5.3	Minimum fee for one transportation, depending on the volume of transported valuables — up to 200,000 somoni, within the range of:	
	Up to 5 km.	200 somoni
	Up to 10 km.	300 somoni
	Up to 15 km.	350 somoni
5.4	For transportation of cash funds and other valuables exceeding 200,000 somoni (for each additional 20,000 somoni).	
5.5	In case of changes in route length (for each additional 10 km)	According to clause 5.3 of the tariffs: base tariff + 10 somoni
5.6	Other services	
	Storage of coins in the cash office in a bag (for one month).	300 somoni

6. BANK TRANSFER OPERATIONS

№	Name of Banking Service	Cost of service

OPERATIONS IN NATIONAL CURRENCY

6.1	Incoming	Free of Charge
6.2	Outgoing:	
6.2.1	Transfer of funds via the National Bank of Tajikistan to other banks within the Republic	5 somoni
6.2.2	Transfer of funds via the Internet Banking system through the National Bank of Tajikistan to other banks within the Republic	5 somoni
6.2.3	Transfer of funds between clients' accounts within Amonatbonk's correspondent network	Free of Charge

OPERATIONS IN FOREIGN CURRENCIES

	Incoming	Free of Charge
	Outgoing	
6.3	Transfer of funds between clients' accounts within Amonatbonk's correspondent network.	Free of Charge
6.4	Transfer of funds in favor of a client of a foreign bank in paper form and via the Internet banking system: [3]	
	In US dollars and euros	
	Up to 1000	70 USD/EURO
	From 1001 to 10 000	80 USD/EURO
	From т 10 001 to 50 000	85 USD/EURO
	From 50 001 to 100 000	90 USD/EURO
	More than 100 000	0,1%, but less than 200 USD/EUR
	In Russian rubles	0.1% of the amount (not less than 1,250 RUB and not more than 6,000 RUB)
	In other foreign currencies	300 somoni
6.5	Commission for conducting, upon client request, an investigation into the receipt of a payment to the beneficiary's account, as well as for cancellation, amendments, and additions to payments.	
	• in RUB	100 somoni
	• in USD	350 somoni
	• in EUR	350 somoni
	• in other foreign currencies	350 somoni

Note 3. An additional correspondent bank fee is charged separately in the national currency at the official exchange rate of the National Bank of Tajikistan (NBT) on the day the transaction is carried out.

7. OPERATIONS WITH LETTERS OF CREDIT

№	Name of Banking Service	Cost of service
7.1	Opening of a letter of credit	0.2% of the amount, but not less than 350 somoni
7.2	Amendment of the terms of a letter of credit	100 somoni

7.3	Other amendments to the terms of a letter of credit	210 somoni
7.4	Making a letter of credit available for use by other banks	100 somoni
7.5	Assistance in obtaining amendments to letter of credit terms (coordination with other banks for acceptance of documents)	0,1% of the amount, but not less than 100 somoni
7.6	Notification of a documentary letter of credit	In accordance with the contract (agreement)
7.7	Confirmation of a letter of credit	200 somoni
7.8	Cancellation of a letter of credit before its expiry or in case of non-utilization	0.2% of the amount, but not less than 350 somoni
7.9	Reimbursement obligations	200 somoni
7.10	Return of documents due to discrepancies with letter of credit terms to the bank's client, or sending a request to the correspondent bank for document acceptance	0.2% of the amount, but not less than 350 somoni
7.11	Opening of a letter of credit credit line	0.2% of the amount, but not less than 350 somoni
7.12	Opening of a trade finance credit line	0,2% of the amount, but not less than 350 somoni

5. **GUARANTEES**

№	Name of Banking Service	Cost of service
8.1	Issuance of a tender guarantee without collateral, provided there is an account in Amonatbonk	2.5% of the guarantee amount upon issuance of the guarantee letter
8.2	Issuance of a tender guarantee with collateral, provided there is an account in Amonatbonk	1,5% of the guarantee amount upon issuance of the guarantee letter
8.3	Guarantee letter for execution of works and provision of services, supply of materials without collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount
8.4	Guarantee letter for execution of works and provision of services, supply of materials with collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount
8.5	Other types of guarantee letters without collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount
8.6	Other types of guarantee letters with collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount
8.7	Bank guarantee for execution of works without collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount
8.8	Bank guarantee for foreign trade operations without collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount

8.9	Bank guarantee for customs declaration (GTD) processing without collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount
8.10	Bank guarantee for customs declaration (GTD) processing with collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount
8.11	Bank guarantee for execution of the decision of the Chairman of the city of Dushanbe without collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount
8.12	Bank guarantee for execution of the decision of the Chairman of the city of Dushanbe with collateral, provided there is an account in Amonatbonk	Under the terms and in the form provided by the client — every 90 calendar days: 0.6% of the guarantee amount

CHANGE OF GUARANTEE TERMS

8.13	For participation in a tender	0,3% of guarantee sum
8.14	For execution of works and provision of services at construction sites	0,3% of guarantee sum
8.15	In place of a letter of guarantee	0,3% of guarantee sum
8.16	Notification of an issued guarantee	20 somoni
8.17	Transmission of information on the issuance and confirmation of a guarantee	100 somoni
8.18	Issuance of guarantees	0,3%, but not less than 300 somoni
8.19	Issuance of guarantees (with collateral provided)	0,3%, but not less than 500 somoni
8.20	Issuance of guarantees (without collateral provided)	0,3%, but not less than 500 somoni
8.21	Preliminary notification of a guarantee	50 somoni
8.22	Notification of an import guarantee	0,2%, but not less than 500 somoni
8.23	Notification of changes in guarantee terms before the expiry of the established period	145,80 somoni
8.24	Cancellation of an export guarantee before the expiry of the established period	486 somoni
8.24.1	Extension of the validity period of an issued guarantee	0,5% of guarantee sum

IMPORT GUARANTEES

8.25	Issuance of guarantees	0,3%, but not less than 300 somoni
8.26	Amendment of the terms of a previously issued guarantee (for each	100 somoni

	amendment)	
8.27	Cancellation of a guarantee before the expiry of the established period	100 somoni

EXPORT GUARANTEES

8.28	Issuance of guarantees (with collateral provided)	0,3%, but not less than 500 somoni
8.29	Issuance of guarantees (without collateral provided)	0,3%, but not less than 500 somoni
8.30	Preliminary notification of a guarantee	50 somoni
8.31	Notification of an active guarantee	0,2%, but not less than 500 somoni
8.32	Notification of changes in guarantee terms before the expiry of the established period	145,80 somoni
8.33	Cancellation of an export guarantee before the expiry of the established period	486 somoni

9. "INTERNET BANKING SYSTEM AND MOBILE APPLICATION"

№	Name of Banking Service	Cost of service
9.1	Top-up of electronic wallets, savings accounts, payment of interest and principal debt, and other services with credit institutions in the country	In accordance with the contract (agreement)
9.2	Payments for each interbank document	5 somoni
9.3	Execution of interbank payments	Free of Charge
9.4	Execution of international payments	According to point 6.3
9.5	Telephone consultations	Free of Charge
9.6	SMS notifications [4]	10 somoni

Note 4. The service fee is charged for each connected account separately and is deducted by the 5th of each month.

ЧДММ "ИНТУРИЗМ 01"
LLC "INTOURISM 01"
Surname
ТАРҶУМА ДУРУСТ АСТ
ПЕРЕВОД ВЕРЕН
TRANSLATION IS CORRECT
Date 03.05 2026 Signature
Address: 77 Rudaki Str. Dushanbe, Tajikistan
Tel:(+992) 221-66-13 E-mail: intourism-01@mail...

0460742

Республика Таджикистан, город Душанбе, район Исмоили Сомони
Пятое мая две тысячи двадцать шестого года.

Я, **ШАРИФИ Р.Х.** старший Государственный нотариус государственной нотариальной конторы района Исмоили Сомони города Душанбе Республики Таджикистан, свидетельствую верность настоящей копии с подлинником её, при сличении копии с подлинником, в последнем поправок, приписок, зачеркнутых слов и каких-либо исправлений или других неоговоренных особенностей не оказалось.

Также свидетельствую подлинность подписи, известного мне переводчиком **НУРАЛИЗОДА МУХАББАТ**, личность её установлена, дееспособность проверена.

Зарегистрировано в реестре за № 1 8804

Взыскано госпошлины: 4, 68 сомони

ГОСУДАРСТВЕННЫЙ НОТАРИУС:

Город Душанбе, пр. Рудаки 168/1

Тел: 221-77-95, 227-25-93

Republic of Tajikistan, Dushanbe city, Ismoili Somoni district
The 5th of May two thousand and twenty-six.

I, SHARIFI R.KH., the Senior State Notary of State Notary Office of Ismoili Somoni District of Dushanbe City of the Republic of Tajikistan certified true copy of the original and the image of the individual seen by me. By checking a copy with the original in the last amendments, there were no alterations, crossed words or other not stipulated features, have not been found.

I, also certify the authenticity of translator's signature who is known to me as **NURALIZODA MUHABBAT** the identity is established, the legal capacity is verified.

Registered in the registry number № 1-

The state duty was paid 4, 68 somoni

STATE NOTARY

Dushanbe City, Rudaki avenue 168/1

Tell: 221-77-95, 227-25-93